

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In Re Application of: ) Conf. No.: 1280  
Terry H. Beck, et al. ) Examiner: Harish T. Dass  
Serial No.: 10/086,406 ) Art Unit: 3695  
Filed: March 1, 2002 ) Docket No.: W3688 1010.1  
For: SYSTEM AND METHOD FOR IMAGE )  
BASED ELECTRONIC CHECK )  
PRESENTMENT )

Mail Stop ISSUE FEE  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, Virginia 22313-1450

**COMMENTS ON STATEMENT OF REASONS FOR ALLOWANCE**

Sir:

In the Notice of Allowance mailed April 18, 2011, on pages 3 and 4 of the Paper, the Examiner presented comments in a statement of reasons for allowance. Applicant acknowledges the Examiner's comments but does not concede or admit that the Examiner's comments are accurate or apply to all of the claims, nor that the comments present the only reasons for allowability of the claims.

Respectfully submitted,



Date: June 20, 2011  
Atty Docket: W3688 1010.1

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